

**Information to identify the case:**

Debtor 1	<u>Andres A. Patino</u>	Social Security number or ITIN	xxx-xx-0376
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-11554-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andres A. Patino

4/26/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Andres A. Patino  
 Debtor

Case No. 17-11554-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db +Andres A. Patino, 715 Newark Ave., Apt. 1-B, Elizabeth, NJ 07208-3532  
 cr +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 516612442 +ARS / Account Resolution Specialist, P.O. Box 459079, Org. acct. # 52832211-410-4585,  
 Sunrise, FL 33345-9079  
 516612438 +Advnc. Laparoscopic Surgery of Union Co., 155 Morris Ave., Ste. 204,  
 Springfield, NJ 07081-1224  
 516612447 +Morristown Pathology Assco., P.A., P.O. Box 190, Morristown, NJ 07961-0190  
 516612448 +Omega Rooms, 7505 W. Tiffany Springs Parkway, Kansas City, MO 64153-1386  
 516612449 +Overlook Hospital Medical Center, 99 Beauvoir Ave., Summit, NJ 07901-3595  
 516612450 +Rickart Collection Systems, Inc., P.O. Box 7242, Org. acct. # 1385963/110614,  
 North Brunswick, NJ 08902-7242  
 516612453 Summit Anesthesia Assoc., P. A., 30 Overlook Rd., Ste. 311, Summit, NJ 07901  
 516612454 +Summit Radiological Assoc., 151 Summit Ave., Summit, NJ 07901-2813

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 26 2017 23:09:12 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 26 2017 23:09:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516612439 +EDI: AMEREXPR.COM Apr 26 2017 22:43:00 American Express Co., P.O. Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 516612440 +EDI: AMEREXPR.COM Apr 26 2017 22:43:00 American Express Co., P.O. Box 981540,  
 Attn : Correspondence Dept., El Paso, TX 79998-1540  
 516612441 +EDI: AMEREXPR.COM Apr 26 2017 22:43:00 American Express Co., P.O. Box 981540,  
 Attn : Correspondence Dept., El Paso, TX 79998-1540  
 516612443 EDI: BANKAMER.COM Apr 26 2017 22:43:00 Bank of America, N. A., P.O. Box 26078,  
 Greensboro, NC 27420  
 516612444 +E-mail/Text: bankruptcy@certifiedcollection.com Apr 26 2017 23:08:57  
 Certified Credit & Collection Bureau, P.O. Box 1750, Org. acct. 1430903476,  
 Whitehouse Station, NJ 08889-1750  
 516612446 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 26 2017 23:08:53 Ditech Financial, LLC,  
 P.O. Box 6172, Attn : Bankruptcy Dept., Rapid City, SD 57709-6172  
 516612445 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 26 2017 23:08:53 Ditech Financial, LLC,  
 P.O. Box 6172, Rapid City, SD 57709-6172  
 516612451 +E-mail/Text: bankruptcy@savit.com Apr 26 2017 23:10:10 Sa-vit Collection Agency,  
 P.O. Box 250, B76712, East Brunswick, NJ 08816-0250  
 516612452 +E-mail/Text: clientservices@simonsagency.com Apr 26 2017 23:09:58 Simons Agency, Inc.,  
 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
 516653333 +EDI: RMSC.COM Apr 26 2017 22:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516612437 ##+Account Resolution Specialist, 1801 N.W. 66th. Ave., Fort Lauderdale, FL 33313-4571

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 22

Date Rcvd: Apr 26, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfbis.com,  
gdelmonaco@mdmc-law.com

Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,  
nj42@ecfbis.com, gdelmonaco@mdmc-law.com

U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

William P. Bonomo on behalf of Debtor Andres A. Patino nyattybill@aol.com,  
bonomolawecf@gmail.com; claudiacas45@hotmail.com; claudia@garanticesufuturo.com; claudiapatycastella  
nos@gmail.com; lediazlaw@gmail.com; Perezjrlegaldocs@verizon.net

TOTAL: 5